

In re:
Patricia A Gibson
Debtor

Case No. 12-14465-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db +Patricia A Gibson, 166 E. Mayland Street, Philadelphia, PA 19144-2021
13566388 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
PO Box 619096, Dallas, TX 75261-9741)
12749909 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
12793982 +phila gas works, 800 w montgomery ave, 3f, phila, pa 19122-2898, attn bankruptcy unit

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:02 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 09 2017 02:31:48
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 09 2017 02:32:44 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12852295 EDI: BECKLEE.COM Sep 09 2017 02:23:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12803995 EDI: AIS.COM Sep 09 2017 02:23:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
12806857 EDI: AIS.COM Sep 09 2017 02:23:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
12766772 +EDI: OPHSUBSID.COM Sep 09 2017 02:23:00 BACK BOWL I LLC, SERIES C,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12882215 E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:02 City of Philadelphia,
SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
12765704 EDI: DISCOVER.COM Sep 09 2017 02:23:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
12903899 EDI: RESURGENT.COM Sep 09 2017 02:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
12757938 +EDI: MID8.COM Sep 09 2017 02:23:00 Midland Credit Management, Inc.,
2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709
13028263 EDI: AIS.COM Sep 09 2017 02:23:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12781371 EDI: PRA.COM Sep 09 2017 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13028264* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
12917421* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,
350 Highland Drive, Lewisville, TX 75067)
12909705* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
Lewisville, TX 75067-4177)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Sep 08, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor NATIONSTAR MORTGAGE, LLC paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com,
ecfmail@mwc-law.com
GEORGETTE MILLER on behalf of Debtor Patricia A Gibson info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;r50524@notify.bestcase.com
JEROME B. BLANK on behalf of Creditor NATIONSTAR MORTGAGE, LLC paeb@fedphe.com
MARISA MYERS COHEN on behalf of Creditor BANK OF AMERICA, N.A. mcohen@mwc-law.com
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor NATIONSTAR MORTGAGE, LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Patricia A Gibson**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **12-14465-elf**

Social Security number or ITIN **xxx-xx-7903**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia A Gibson

9/7/17

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.